GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:124
ANSWERED ON:11.03.2005
LOAN TO FARMERS
Maheshwari Smt. Kiran;Varma Shri Ratilal Kalidas

Will the Minister of FINANCE be pleased to state:

(a) whether the Government is aware hat banks are still trying to attach properties of the farmers who are unable to repay the loans despite the moratorium announced by the Government;

(b) if so, the details thereof;

(c) whether the Government proposes to formulate any specific scheme to provide loan to small and marginal farmers;

(d) if so, the details thereof

(e) the amount of loan provided by banks to farmers during the last three years as on date, State-wise;

(f) the target fixed for agricultural loan during 2005-2006;

(g) the training provided to farmers for proper utilization of agricultural loan; and

(h) the steps taken by the Government to provide hassle free loan to farmers to obviate the role of money lenders?

Answer

FINANCE MINISTER (SHRI P.CHIDAMBARAM)

(a) to (h): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO Pt~RTS (a) to (h) OF LOK SABHA STARRED QUESTION NO. 124 TO BE ANSWERED ON 11th MARCH 2006 REGARDING LOAN TO FARMERS TABLED BY SMT. KIRAN MAHESHWARI AND SHRI RATILAL KALIDAS VARMA.

(a & b): No such incident has been brought to the notiCE! of the Government.

(c,d & h): Banks are already providing loans to small and marginell farmers through Self Help Groups, Tenant Farmers Groups (TFG) and Kisan Credit Cards. Besides, necessary guidelines have been issued for debt relief to farmers in arrears, farmers in distress, treatment of account on rescheduling, one. time siettlement scheme for small and marginal farmers and guidelines on a scheme for redemption of debt of farmers from non institutional of sQurces. Further, the District Level Technical Committees (DLTC) have been instructed to fix realistic scale of finance and banks have been advised to waive margin/security requirements for agriculture loans upto Rs. 50,000.

(e): The details of loans for agricultural and allied activities provided by banks during the last three years are at Annex-I.
(f): The target for agriculture credit for 2005-06 would be 30% more than the achievement of 2004-05.
(g): Apart from training to farmers by institutions of Ministry of Agriculture and State Governments, training is being provided to farmers by 1000 farmers club set up by NABARD under Vikas Volunteer Vahini and several Rural Development and Self Employment Training Institutes set up by public sector banks.

ANNEX-I

State-wise Ground Level Credit (GLC) disbursements under agriculture and allied activities durina 2001-2002. 2002-03 and 2003-04

(Rs. lakh)

Sr.No.	Name of the States/UTs	2001-02	2002-03	2-003-04
1	Chandiaarh	38,769	17,848	37,245

2 New Delhi	141,581	182,540	242.367
3 Haryana	400,908	463,705	628,620
4 Himachal Pradesh	25,658	31,358	38,232
5 Jammu & Kashmir	4,960	5,746	6,619
6 Puniab	611,309	762,380	914,790
7 Rajasthan	258,347	281,911	313,996
Northern Region	1,481,532	1,745,488	2,181,869
8 Arunachal Pradesh	539	994	390
9 Assam	7,318	10,127	19,129
10 Manipur	142	405	580
11 Meahalava	642	552	5,184
12 Mizoram	357	684	544
13 Nagaland	540	540	742
14 Tripura	1,739	1,759	3,000
15 Sikkim	368	325	425
Northern Eastern Reaion	11,645	15,386	29,994
16 Bihar	70,746	72,260	142,172
17 Jharkhand	16,101	20,315	21,461
18 Orissa	96,925	109,688	127,778
19 West Bengal	144,881	184,244	212,944
20 Andaman & Nicobar	578	382	385
Eastern Region	329,231	386,889	504,740
21 Madhva Rradesh	230,071	290,285	342,935
22 Chattisgarh`	28,237	46,133	52,377
23 Uttar Pradesh	560,667	618,123	810,833
24 Uttranchal	27,169	48,416	42,589
Central Reaion	846,144	1,002,957	1,248,734
25 Dadra & Nagar Haveli	110	59	0
26 Daman & Diu	33	24	0
27 Guiarat	371,251	408,741	479,822
28 Goa	2,444	2,124	3,938
29 Maharashtra	592,991	503,275	528,487
Western Region	966,829	914,223	1,012,247
30 Andhra Pradesh	748,287	754,059	1,001,424
31 Karnataka	433,752	466,361	532,600
32 Kerala	260,619	302,961	377,502
33 Lakshadweep	33	26	78
34 Pondicherry`	4,073	5,341	6,970
35 Tamil Nadu	528,105	627,046	695,166
Sourthem Region	1,974,869	2,155,794	2,613,740
Total	5,610,250	6,220,737	7,591,324
Other Bonds#	5,700		
Private Sector Commercial Banks#	425,412	585,255	1,023,008
RIDF (Contributed by banks)#	163,182	149,9851	83,747
Grand Total	6,204,544	6,955,977	8,698,079

= State-wise data not available.